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IN THE CLAIMS

Please amend claims 1, 19, 35, 41 and 50 as follows:

1. (Amended) A method for electronically processing bill payment requests, comprising the steps of:

receiving respective sets of consolidated payment requests electronically from a plurality of independent sources, each set of consolidated payment requests corresponding to an associated set of payors requesting payments to a plurality of payees; and processing the payment requests at a single remittance processing system having a database including payee information for each of the plurality of payees to generate payment directions for paying the plurality of payees in accordance with the processed payment requests.

19. (Twice Amended) An electronic bill payment system for processing payment requests, comprising:

an input port for receiving respective sets of consolidated payor payment requests from a plurality of separate sources, each of the sets of consolidated payment requests corresponding to an associated set of payors;

a data base configured to store records associated with a plurality of payees; and

a processor for processing the respective sets of payor payment requests to generate payment directions for paying the plurality of payees in accordance with the received payment requests and the records stored in the database associated with the plurality of payees.

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35. (Twice Amended) A system for processing payment information, comprising:

one or more networks;

a plurality of source stations, coupled to the one or more networks, each source station configured to [collect] consolidate respective payment requests from a plurality of payors for payment of a plurality of payees, each request containing payment information, including a payee name, payee address data, and a payor account number with a payee; and

a centralized remittance station, coupled to the one or more networks, and configured to receive the respective sets of consolidated payment requests from the plurality of source stations via at least one of the one or more networks, and process the payment information to generate payment directions for paying the plurality of payees in accordance with the processed payment information.

41. (Amended) An article of manufacture for electronically processing bill payment requests, the article of manufacture comprising:

a computer readable medium; and

computer programming stored on the medium; wherein the stored computer programming is configured to be readable from the computer readable medium by at least one computer to thereby cause the at least one computer to operate so as to:

receive respective sets of consolidated payment requests electronically from a plurality of independent sources, each set of consolidated payment requests corresponding to an associated set of payors requesting payments to a plurality of payees, and process the payment requests at a single remittance processing system having a database including payee information

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for each of the plurality of payees to generate payment directions for paying the plurality of payees in accordance with the processed payment requests and the payee information.

50. (Amended) An electronic bill payment system for processing payment requests, comprising:

an input port for receiving sets of consolidated payor payment requests from a plurality of separate sources, each separate source associated with a respective set of consolidated payment requests from a plurality of payors for payment to a plurality of payees;

a data base configured to store records associated with the plurality of payees; and

a processor for processing the payment requests to generate payment directions for paying the plurality of payees in accordance with the received payment requests and the records stored in the database associated with the plurality of payees.